

EXHIBIT III
MICHIGAN EXPERIENCE RATING PLAN MANUAL
PART FIVE

Effective January 1, 2007

TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES

Expected Losses		Weighting Values	Expected Losses		Weighting Values		
0	-	1,089	0.04	614,063	-	647,934	0.44
1,090	-	4,402	0.05	647,935	-	683,766	0.45
4,403	-	7,786	0.06	683,767	-	721,736	0.46
7,787	-	11,243	0.07	721,737	-	762,039	0.47
11,244	-	14,775	0.08	762,040	-	804,900	0.48
14,776	-	24,714	0.09	804,901	-	850,568	0.49
24,715	-	36,787	0.10	850,569	-	899,331	0.50
36,788	-	47,527	0.11	899,332	-	951,513	0.51
47,528	-	57,983	0.12	951,514	-	1,007,489	0.52
57,984	-	68,442	0.13	1,007,490	-	1,067,687	0.53
68,443	-	79,028	0.14	1,067,688	-	1,132,604	0.54
79,029	-	89,816	0.15	1,132,605	-	1,202,820	0.55
89,817	-	100,853	0.16	1,202,821	-	1,279,009	0.56
100,854	-	112,175	0.17	1,279,010	-	1,361,969	0.57
112,176	-	123,814	0.18	1,361,970	-	1,452,644	0.58
123,815	-	135,797	0.19	1,452,645	-	1,552,163	0.59
135,798	-	148,149	0.20	1,552,164	-	1,661,889	0.60
148,150	-	160,897	0.21	1,661,890	-	1,783,474	0.61
160,898	-	174,066	0.22	1,783,475	-	1,918,953	0.62
174,067	-	187,682	0.23	1,918,954	-	2,070,853	0.63
187,683	-	201,772	0.24	2,070,854	-	2,242,350	0.64
201,773	-	216,365	0.25	2,242,351	-	2,437,500	0.65
216,366	-	231,491	0.26	2,437,501	-	2,661,560	0.66
231,492	-	247,182	0.27	2,661,561	-	2,921,468	0.67
247,183	-	263,474	0.28	2,921,469	-	3,226,574	0.68
263,475	-	280,402	0.29	3,226,575	-	3,589,794	0.69
280,403	-	298,006	0.30	3,589,795	-	4,029,480	0.70
298,007	-	316,329	0.31	4,029,481	-	4,572,618	0.71
316,330	-	335,417	0.32	4,572,619	-	5,260,591	0.72
335,418	-	355,321	0.33	5,260,592	-	6,160,245	0.73
355,322	-	376,094	0.34	6,160,246	-	7,387,043	0.74
376,095	-	397,796	0.35	7,387,044	-	9,159,081	0.75
397,797	-	420,491	0.36	9,159,082	-	11,943,707	0.76
420,492	-	444,250	0.37	11,943,708	-	16,956,027	0.77
444,251	-	469,150	0.38	16,956,028	-	28,651,433	0.78
469,151	-	495,276	0.39	28,651,434	-	87,128,434	0.79
495,277	-	522,722	0.40	87,128,435	AND OVER		0.80
522,723	-	551,590	0.41				
551,591	-	581,994	0.42				
581,995	-	614,062	0.43				

(a) State Per Claim Accident Limitation	\$130,500
(b) State Multiple Claim Accident Limitation	\$261,000
(c) USL&HW Per Claim Accident Limitation	\$348,000
(d) USL&HW Multiple Claim Accident Limitation	\$696,000
(e) Employers Liability Accident Limitation	\$60,000
(f) USL&HW Act -- Expected Loss Factor -- Non-F Classes	57%

Cap on Modifications = 1 + (0.00005){(Expected Losses) + (2)(Expected Losses) / (5.20)}